



Holiday home in Spain?



Owners of Spanish property could lose their homes if they fail to produce new identification documents proving their non-resident status...

UK residents who use their overseas accounts to pay for their Spanish mortgages and essentials such as utility services and council taxes, have been required by Spanish banks to produce a residence certificate or "Residencia" since March last year. Anyone who purchased a property in Spain after this date will have been told of the requirement.

The problem is that some Spanish banks have failed to contact homeowners or given short notice to produce the papers. The Spanish Tourist Office has said that if you have a Spanish property and have not been asked to produce these documents, they suggest that you contact your Bank directly.

To apply for the non-residence certificate you usually need **to go in person** to the Oficina de Extranjeros or police station in your province of residence! The document costs about €10 - €13, although if you go through a lawyer you may have to pay upwards of €120.

Homeowners can contact the Spanish Ministry of the Interior's immigration directorate helpline for more advice on 00 34 91 363 9071.

Are you free on 1st October?

Kevin Hollick of client events management company Ardour-UK is hosting an event at The Ramada Encore in Milton Keynes on the evening of Wednesday 1st Oct.

Kevin has arranged for two great entrepreneurs to speak on..

"How to double profit, growth and personal satisfaction in a small business"

Mike Harris founded two Multi-Billion pound businesses—Internet Bank Egg and First Direct Bank.

Roger Hamilton is an entrepreneur with over 9 companies in 15 countries. He has built several large publishing and media businesses, he has a resort in Bali and a Real Estate business in Singapore.

On the night, Roger and Mike will talk for 40 minutes each and this will be followed by a Q&A session. There will be opportunities for networking, so bring plenty of business cards.

Both of these heavyweight entrepreneurs want you to be able to walk away from this event and confidently say **"Lets double everything!"**

For more details log on to www.ardour-uk.co.uk or contact Kevin or Leon at Ardour-UK on 08448 844655.

OFFICE JUNIOR

Are you looking to recruit or could you benefit from having an office junior?

I have details of an "A" level school-leaver who is proficient in all Microsoft office packages, who has bags of initiative and is looking for a full-time role.

If you are interested, please contact Clare for a CV.

Looking for a way to reduce costs?

Our client Kevin Jeffery has the following available at an **EXTREMELY COMPETITIVE PRICE:**

Yard: Up to 5,000 sqft of secure clean hardstanding

Workshop: 2,600 sqft with 16ft high doors

Just off a dual carriageway **5 min from M1** (N'ton) and **20 min from M40.**

Port-a-cabin office available.

Contact Kevin on 07966 477117 or 01604 859009

Need storage space?

We have approx. 630 sq ft of space to let in Northampton which could be used for general storage.

Rental rates are open to negotiation and we can offer very flexible lease terms.

If you are interested please contact Margaret at the office for details.

Fantasy football:

The fantasy football league season has started again and there's already a big surprise - Clare Elsby's 'Furry Lise' team is in 1st place with a total of 160 points! It just goes to prove that you don't have to know anything about football to do well!

Ben Matthews' 'FC Tibbsy' is in a close 2nd place with 157 points. As for Carl... well, he's currently being overshadowed by his arch nemesis 'Big Dave'. 15 places separate them, with Big Dave's 'Carl Elsby No.1 Fan' team in 6th place with 141 points!

There's still a long way to go, but one mystery remains: **Who IS Big Dave??**

Trusts... Why might a Trust be useful for me?

Trusts are a great way to protect your home and other assets and make sure your money goes to the right beneficiaries.

Suppose you were worried that your grand-children might inherit money too young. A discretionary trust gives the trustees complete control over when the beneficiaries inherit. Discretionary trusts are also useful if you fear your grand-children could be disinherited by a second marriage.

Trusts also give you flexibility and the funds in a Trust can be used for such purposes as:

- School, College, University fees;
- Travel;
- Deposit or outright purchase of a house;
- Car purchase;
- Holiday / gap year funds;
- Repay student debts;
- Payment for an engagement / wedding;
- general spending and out of pocket expenses.

Trusts allow you flexibility in financial planning for your grand-children and can save your children a financial headache if they had inherited the money direct.

For more information, please call Clare at the office.

Every little helps....

One of the advantages of working in an accountancy practice is that we have a database of all sorts of businesses, so if we need a plumber, electrician, web-designer, IT expert we have a number to call.



We do actively try to refer clients to each other where opportunities arise... let us promote you and your business further by giving Margaret / Julie some of your business cards (next time you call in) and we will put on display.

Save time and give us a call if you are searching for that elusive builder / dentist/ even psychiatrist and we will pass on their details..

Technical News:

I have updated our "News" section of our website for articles on the following:

- 31st October deadline approaching for submission of "paper tax returns" ;
- New £10,000 threshold for declaration of VAT errors;
- Employment Law- which policies do we actually need!

Please logon to www.elsbyandco.co.uk for details.